

Information to identify the case:

Debtor 1:	Dawn M. Moats	Social Security number or ITIN:	xxx-xx-8546
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	7 6/20/22
Case number:	22-21172-CMB		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dawn M. Moats	
2. All other names used in the last 8 years		
3. Address	9 Livengood Lane Fairchance, PA 15436	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Robert H. Slone, Trustee 223 South Maple Avenue Greensburg, PA 15601	Contact phone 724-834-2990 Email: robertslone223@gmail.com

For more information, see page 2 >

Debtor **Dawn M. Moats**

Case number **22-21172-CMB**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 7/11/22</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>August 8, 2022 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 10/7/22</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

In re:
Dawn M. Moats
Debtor

Case No. 22-21172-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 11, 2022

User: auto
Form ID: 309A

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2022:

Recip ID	Recipient Name and Address
db	+ Dawn M. Moats, 9 Livengood Lane, Fairchance, PA 15436-1285
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Robert H. Slone, Trustee, 223 South Maple Avenue, Greensburg, PA 15601-3232
15491703	+ Homeloan Investment Bank, 1 Home Loan Plaza, Warwick, RI 02886-1765

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Jul 12 2022 00:06:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	EDI: PENNDEPTREV	Jul 12 2022 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2022 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2022 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Jul 12 2022 00:06:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jul 12 2022 04:08:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jul 12 2022 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15491692	+ EDI: CAPONEAUTO.COM	Jul 12 2022 04:08:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15491694	+ EDI: WFNNB.COM	Jul 12 2022 04:08:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15491693	+ EDI: WFNNB.COM	Jul 12 2022 04:08:00	Comenity Bank/Kay Jewelers, Po Box 182789, Columbus, OH 43218-2789
15491695	+ EDI: DISCOVER.COM	Jul 12 2022 04:08:00	Discover Financial, Po Box 30939, Salt Lake City,

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		UT 84130-0939
15491696	+ EDI: DISCOVER.COM	Jul 12 2022 04:08:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15491697	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2022 00:06:00 First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15491699	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2022 00:06:00 First National Bank of Omaha, P.o. Box 3412, Omaha, NE 68197
15491701	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 12 2022 00:06:00 Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400
15491702	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 12 2022 00:06:00 Goldman Sachs Bank USA/Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
15491704	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 12 2022 00:06:00 Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15491705	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jul 12 2022 00:06:00 Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15492095	+ EDI: RMSC.COM	Jul 12 2022 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15491707	+ EDI: RMSC.COM	Jul 12 2022 04:08:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15491706	+ EDI: RMSC.COM	Jul 12 2022 04:08:00 Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15491708	+ EDI: RMSC.COM	Jul 12 2022 04:08:00 Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15491709	+ EDI: RMSC.COM	Jul 12 2022 04:08:00 Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15491710	Email/Text: hbbankruptcyntices@wvumedicine.org	Jul 12 2022 00:06:00 WVU Medicine, PO Box 865, Morgantown, WV 26507-0865
15491711	+ Email/Text: hbbankruptcyntices@wvumedicine.org	Jul 12 2022 00:06:00 WVU Medicine, 1 Medical Center Dr., Morgantown, WV 26506-1200

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Finance of America Mortgage LLC
cr		Towd Point Mortgage Trust 2015-2, U.S. Bank Nation
15491698	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593, address filed with court:, First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15491700	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593, address filed with court:, First National Bank of Omaha, P.o. Box 3412, Omaha, NE 68197

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Finance of America Mortgage LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2015-2 U.S. Bank National Association as Indenture Trustee bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Dawn M. Moats julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com

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